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TRANSMITTAL LETTER TO THE UNITED STATES **DESIGNATED/ELECTED OFFICE (DO/EO/US)**

ATTORNEY'S DOCKET NUMBER 068315.0119 U.S. APPLICATION NO. (If Japowa, see 27 CFR 1.5)

CONCERNING A SUBMISSION UNDER 35 U.S.C. 371			107560697						
INTERNATIONAL / PCT/GB2003/016		INTERNATIONAL FILING DATE 04/22/2003	PRIORITY DATE CLAIMED 04/19/2002						
TITLE OF INVENT	E OF INVENTION								
Computer System For The Management Of Loans APPLICANT(S) FOR DO/EO/US									
Mark James Walter Barge, David Acheson Lloyd									
	Applicant herewith submits to the United States Designated/Elected Office (DO/EO/US) the following items and other information:								
1. 🗹 This is a	This is a FIRST submission of items concerning a submission under 35 U.S.C. 371.								
2. This is a !	2. This is a SECOND or SUBSEQUENT submission of items concerning a submission under 35 U.S.C. 371.								
3. This is an express request to begin national examination procedures (35 U.S.C. 371(f)). The submission must include items (5), (6), (9) and (21) indicated below.									
4. 🗹 The USh	as been elected (Article 31).								
5. 🗹 A copy	A copy of the International Application as filed (35 U.S.C. 371(c)(2))								
a. 🔽	a. is attached hereto (required only if not communicated by the International Bureau).								
b	has been communicated by	the International Bureau.							
c	is not required, as the applic	cation was filed in the United States Receivi	ng Office (RO/US).						
6. An Eng	lish language translation of the	e International Application as filed (35 U.S.C	371(c)(2)).						
а. 🗔	a. is attached hereto.								
ь. 🗀	has been previously submit	tted under 35 U.S.C. 154(d)(4).							
7. Amendo	nents to the claims of the Inte	rnational Application under PCT Article 19 (35 U.S.C. 371(c)(3))						
а. 🗀									
b. 🗀	have been communicated	by the International Bureau.	•						
с. 🗆	c. have not been made; however, the time limit for making such amendments has NOT expired.								
d. 🗀	have not been made and v	will not be made.							
8. An Eng	An English language translation of the amendments to the claims under PCT Article 19 (35 U.S.C. 371(c)(3)).								
9. An oath	An oath or declaration of the inventor(s) (35 U.S.C. 371(c)(4)).								
10. An Eng Article 3	An English language translation of the annexes of the International Preliminary Examination Report under PCT Article 36 (35 U.S.C. 371(c)(5)).								
Items 11 to 20	below concern document(s) or information included:							
11. An Infor	An Information Disclosure Statement under 37 CFR 1.97 and 1.98.								
12. An assi	nment document for recordin	g. A separate cover sheet in compliance wit	h 37 CFR 3.28 and 3.31 is included.						
13. A prelim									
14. An Appl	An Application Data Sheet under 37 CFR 1.76.								
15. A substi	A substitute specification.								
16. A power	A power of attorney and/or change of address letter.								
17. A comp	A computer-readable form of the sequence listing in accordance with PCT Rule 13 <i>ter</i> .2 and 37 CFR 1.821- 1.825.								
	A second copy of the published International Application under 35 U.S.C. 154(d)(4).								
19. A secon	A second copy of the English language translation of the international application under 35 U.S.C. 154(d)(4).								
	Other items or information: Petition For Revival								

This collection of information is required by 37 CFR 1.414 and 1.491-1.492. The information is required to obtain or retain a benefit by the public, which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 15 minutes to complete, including gathering information, preparing, and submitting the completed form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Mail Stop PCT, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Page 1 of 2

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U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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U.S. APPLICATION NO. (if known_see 37 CFR 1.5) INTERNATIONAL APPLICATION NO.		ATTORNEY'S DOCKET NUMBER					
LU/ 500 9 8 . PCT/GB2003/01698			068315.0119				
The following fees have been submitted			CALCULATIONS	PTO USE ONLY			
21. 🚺 Basi	21. A Basic national fee \$300			\$ 300.00			
22. Examination fee If International preliminary examination report prepared by USPTO and all claims satisfy provisions of PCT Article 33(1)-(4) \$100 All other situations\$200				\$ 200.00			
23. Search fee Search fee (37 CFR 1.445(a)(2)) has been paid on the international application to the USPTO as an international Searching Authority					\$ 500.00		
	TOTAL OF 21, 22	2 and 23 =			\$ 1,000.00		
Additional fee for specification and drawings filed in paper over 100 sheets (excluding sequence listing or computer program listing filed in an electronic medium). The fee is \$250 for each additional 50 sheets of paper or fraction thereof.							
Total Sheets	Extra Sheets		Number of each additional 50 or fraction thereof (round up to a whole number)				
244 - 100 =	144 /50 =		3	x \$250	\$ 750.00		
Surcharge of \$130.00 for furnishing the oath or declaration later than 30 months from the earliest claimed priority date (37 CFR 1.492(e)).					\$		
CLAIMS	NUMB	ER FILED	NUMBER EXTRA	RATE	\$		
Total claims	36	- 20 =	16	x \$ 50	\$ 800.00		
Independent clair	ms 6	-3=	3	× \$200	\$ 600.00	***	
MULTIPLE DEPE	NDENT CLAIM(S	(if applicable)		+ \$360	\$ 0.00		
			TOTAL OF ABOVE	E CACULATIONS =	\$ 3,150.00		
Applicant cla	ims small entity st	atus. See 37 CF	R 1.27. Fees above are reduc	ed by 1/2.	\$1,575.00		
SUBTOTAL =					\$ 1,575.00		
Processing fee of \$130.00 for furnishing the English translation later than 30 months from the earliest claimed priority date (37 CFR 1.492(f)).					\$		
			TOTAL	NATIONAL FEE =	\$ 1,575.00		
Fee for recording the enclosed assignment (37 CFR 1.21(h)). The assignment must be accompanied by an appropriate cover sheet (37 CFR 3.28, 3.31). \$40.00 per property					\$		
		"	TOTAL F	EES ENCLOSED =	\$ 1,575.00		
					Amount to be refunded:	\$	
					Amount to be charged:	\$	
a. A chec	k in the amount of	\$ 2,325.00	to cover the abo	ve fees is enclosed.			
b. Please charge my Deposit Account No. 02-4377 in the amount of \$ to cover the above fees. A duplicate copy of this sheet is enclosed.							
c. The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Deposit t Account No. 02-4377 A duplicate copy of this sheet is enclosed.							
d. Fees are to be charged to a credit card. WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.							
NOTE: Where an appropriate time limit under 37 CFR 1.495 has not been met, a petition to revive (37 CFR 1.137(a) or (b)) must be filed and granted to restore the International Application to pending status.							
SEND ALL CORRESPONDENCE TO:							
Paul A. Ragusa Signature							
BAKER BOTTS LLP Paul A. Ragu			sa				
Now York NV 10112							
	38,587 REGISTRATION NUMBER						